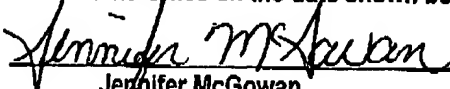


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Jennifer McGowan

Feb 27 2002  
Date

NOTICE OF APPEAL FROM THE EXAMINER TO THE BOARD,  
PATENT, APPEALS AND INTERFERENCES

In re application of: John Francis Regan  
Serial or Patent No.: 09/188,827  
For: LENDER AND INSURER TRANSACTION PROCESSING SYSTEM AND METHOD  
Filed: November 9, 1998  
Group Art Unit: 2161

February 27, 2002

THE COMMISSIONER OF PATENTS AND TRADEMARKS  
Washington, D.C. 20231  
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Dear Sir:

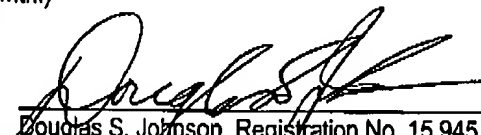
Applicant hereby appeals to the Board of Patent, Appeals and Interferences from the decision dated August 27, 2001 of the Examiner finally rejecting claims 1 through 8, 10, 12 through 28, 30 through 58 and 60 through 64.

The items checked below are appropriate:

1. An extension of time to respond to the final rejection.
  - (a) was obtained on xxx for x month.
  - (b) (X) is hereby requested under 37 CFR 1.136.
2. (a) (X) Charge to Deposit Account No. 040752 in the amount of \$160.00 for the Appeal fee and \$460.00 for the three-month extension of time.

(One additional copy of this Notice is enclosed herewith.)

09188827  
00000003 040752  
160.00 CH  
02/24/2002 23:29  
01 FEB29

  
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c/o Dennison Associates  
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460.

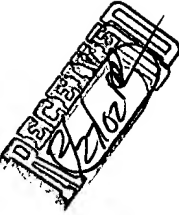
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**FACSIMILE TRANSMISSION**

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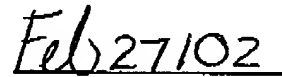
TO: THE COMMISSIONER OF PATENTS

FROM: Douglas S. Johnson

FAX NO. (703) 308-6165 OR 6296

TOTAL NO. OF PAGES

INCLUDING COVER SHEET IS: 3

**Our File: SJ-10321US****Re: United States Patent Application No. 09/188,827**  
**Title: Lender and Insurer Transaction Processing System and Method**  
**Applicant: John Francis Regan****I HEREBY CERTIFY THAT THIS PAPER IS FACSIMILE TRANSMITTED TO THE  
UNITED STATES PATENT AND TRADEMARKS OFFICE ON THE DATE SHOWN  
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Jennifer McGowan  
Date

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